

**WHAT IS CLAIMED IS:**

1. A method for providing information related to a desired item or service, the method comprising the steps of:

receiving a voice data packet related to a desired item or service;

forming a search request using information from the voice data packet, the search request including audio information;

searching one or more databases for the desired item or service; and

providing a result of the search to the user.

2. The method of claim 1, wherein, the information includes one or more of the following types of information: consumer information, merchandize/service description, merchandize/service source, financial information and shipping information.

3. The method of Claim 2, wherein the result may be used by the user to complete a purchase transaction for the desired item or service.

4. The method of claim 1, wherein the searching step includes searching one or more databases over the Internet.

5. The method of claim 3, wherein the purchase transaction is a credit or debit card transaction.

6. The method of Claim 1, further comprising the step of verifying the user's identity using a voice authentication process.

7. A system for performing a commercial transaction, comprising:

an input interface capable of receiving audio data related to a user and a desired item or service;

a processor capable of forming a search request based upon information from the audio data, transmitting the search request to a search engine, receiving a search result, and providing a result indication to the user; and

a user interface capable of receiving an authorization from the user to purchase the desired item or service.

8. The system of Claim 7, further comprising means to complete the purchase of the desired item or service.

9. The system of Claim 7, further comprising an interactive voice response unit.

10. The system of Claim 7, wherein said processor includes a voice browser to transmit the audio data packet.

11. The system of Claim 7, wherein the search engine searches predefined databases and the Internet.

12. The system of Claim 8, further comprising voice authentication means to verify the identity of the user using the audio data.

13. The system of Claim 7, further comprising an audio-to-text unit, wherein at least a portion of the search request includes electronic text data.

14. The system of Claim 7, further comprising a result indication formatter that formats the search results in a predetermined order.

15. A transaction system, comprising:  
means for receiving audio data relating to a user of the system and a desired item or service;  
means for creating a search request based upon the audio data;  
means for searching one or more resource databases;  
means for providing a search result; and

means for purchasing the desired item or service.

16. The system of Claim 15, wherein the audio data also includes merchandize/service description related to the desired item or service and financial information related to the user.

17. The system of Claim 15, wherein the means for searching includes searching for product or service comparison information to provide the user an optimum search result in accordance with the audio data.

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